

**Electronic Articles of Incorporation  
For**

**N02000004704  
FILED  
June 20, 2002  
Sec. Of State**

ALL FLORIDA COMMUNITY LENDING INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

**Article I**

The name of the corporation is:

ALL FLORIDA COMMUNITY LENDING INC.

**Article II**

The principal place of business address:

1817 NORTH MYRTLE AVENUE  
JACKSONVILLE, FL. 32209

The mailing address of the corporation is:

2513 CHESTNUT SPRINGS LANE  
JACKSONVILLE, FL. 32246

**Article III**

The specific purpose for which this corporation is organized is:

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION. LENDING TO  
LOW TO MODERATE INCOME INDIVIDUALS.

**Article IV**

The manner in which directors are elected or appointed is:

SHALL BE AS STATED IN THE CORPORATION'S BYLAWS

**Article V**

The name and Florida street address of the registered agent is:

EDWARD A GASTON  
2513 CHESTNUT SPRINGS LANE  
JACKSONVILLE, FL. 32246

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: EDWARD GASTON

### **Article VI**

The name and address of the incorporator is:

ALL FLORIDA COMMUNITY LENDING  
1817 NORTH MYRTLE AVENUE  
JACKSONVILLE, FL 32209

Incorporator Signature: EDWARD GASTON